

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Judy Ann Hiester
Christopher Allen Hiester
Debtors

Case No. 17-01375-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Apr 18, 2022

User: AutoDocket
Form ID: 3180W

Page 1 of 3
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Judy Ann Hiester, Christopher Allen Hiester, 860 Victoria Drive, Red Lion, PA 17356-9506
4955572	+ AMERIHOM MORTGAGE COMPANY, LLC, 1 Baxter Way Suite 300, Thousand Oaks, CA 91362-3888
4905438	+ Aes/pnc Natl City, Po Box 61047, Harrisburg PA 17106-1047
4905439	+ Aes/bs Citizens Na, Pob 61047, Harrisburg PA 17106-1047
4905440	+ Amerihom Mortgage Company, Llc, P.o. Box 77404, Ewing NJ 08628-6404
4905446	+ Department of Revenue, 1 Revenue Place, Harrisburg PA 17129-0001
4905447	+ Fed Loan Servicing, Po Box 69184, Harrisburg PA 17106-9184
4911762	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
4947085	+ U. S. Department of Education, c/o FedLoan Servicing, P. O. Box 69184, Harrisburg, PA 17106-9184
4905437	+ York Adams Tax Claim Bureau, PO BOX 15627, York PA 17405-0156

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4955572	Email/Text: bankruptcycourtnotices@amerihom.com	Apr 18 2022 18:35:00	AMERIHOM MORTGAGE COMPANY, LLC, 1 Baxter Way Suite 300, Thousand Oaks, CA 91362-3888
4905438	+ Email/Text: bncnotifications@pheaa.org	Apr 18 2022 18:35:00	Aes/pnc Natl City, Po Box 61047, Harrisburg PA 17106-1047
4905439	+ Email/Text: bncnotifications@pheaa.org	Apr 18 2022 18:35:00	Aes/bs Citizens Na, Pob 61047, Harrisburg PA 17106-1047
4905441	+ EDI: CAPITALONE.COM	Apr 18 2022 22:38:00	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City UT 84130-0285
4905443	+ EDI: CITICORP.COM	Apr 18 2022 22:38:00	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis MO 63179-0040
4905444	+ EDI: CITICORP.COM	Apr 18 2022 22:38:00	Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040, Saint Louis MO 63179-0040
4926678	EDI: CRFRSTNA.COM	Apr 18 2022 22:38:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
4905445	+ EDI: CRFRSTNA.COM	Apr 18 2022 22:38:00	Credit First National Assoc, Attn: BK Credit Operations, Po Box 81315, Cleveland OH 44181-0315
5024968	EDI: ECMC.COM	Apr 18 2022 22:38:00	ECMC, po box 16408, St. Paul, MN 55116-0408
5024969	EDI: ECMC.COM	Apr 18 2022 22:38:00	ECMC, po box 16408, St. Paul, MN 55116-0408
4905447	+ Email/Text: bncnotifications@pheaa.org		

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Page 2 of 3
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		Apr 18 2022 18:35:00	Fed Loan Servicing, Po Box 69184, Harrisburg PA 17106-9184
4905442	EDI: JPMORGANCHASE	Apr 18 2022 22:38:00	Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington DE 19850
4939056	Email/PDF: resurgentbknofications@resurgent.com	Apr 18 2022 18:41:38	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4908263	+ Email/Text: collections@mecu.com	Apr 18 2022 18:35:00	MECU of Baltimore Inc, c/o Collection Dept, 1 South Street, Baltimore, MD 21202-3298
5139075	+ EDI: AISMIDFIRST	Apr 18 2022 22:38:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
5139074	+ EDI: AISMIDFIRST	Apr 18 2022 22:38:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
4905448	+ Email/Text: collections@mecu.com	Apr 18 2022 18:35:00	Municipal ECU Baltimore, 7 E Redwood St Ste 1400, Baltimore MD 21202-1106
4905449	+ EDI: NAVIENTFKASMSERV.COM	Apr 18 2022 22:38:00	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr PA 18773-9500
4911762	+ Email/Text: bncnotifications@pheaa.org	Apr 18 2022 18:35:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
4917295	EDI: PRA.COM	Apr 18 2022 22:38:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4905450	EDI: PRA.COM	Apr 18 2022 22:38:00	Portfolio Recovery Associates, LLC., 140 Corporate Boulevard, Norfolk VA 23502
4905799	+ EDI: RECOVERYCORP.COM	Apr 18 2022 22:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4947085	Email/Text: bncnotifications@pheaa.org	Apr 18 2022 18:35:00	U. S. Department of Education, c/o FedLoan Servicing, P. O. Box 69184, Harrisburg, PA 17106-9184
4949004	EDI: USBANKARS.COM	Apr 18 2022 22:38:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
4917166	EDI: WFFC.COM	Apr 18 2022 22:38:00	Wells Fargo Bank, N.A., dba Wells Fargo Dealer S, PO Box 19657, irvine, CA 92623-9657
4905451	+ EDI: WFFC.COM	Apr 18 2022 22:38:00	Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine CA 92623-9657
4944276	+ Email/Text: kcm@yatb.com	Apr 18 2022 18:35:00	YORK ADAMS TAX BUREAU, PO BOX 15627, YORK, PA 17405-0156

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4955287	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 20, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2022 at the address(es) listed below:

Name	Email Address
Dawn Marie Cutaia	on behalf of Debtor 2 Christopher Allen Hiester dmcutaia@gmail.com cutaialawecf@gmail.com;r46159@notify.bestcase.com;judy.cutaialaw@gmail.com;r46159@notify.bestcase.com
Dawn Marie Cutaia	on behalf of Debtor 1 Judy Ann Hiester dmcutaia@gmail.com cutaialawecf@gmail.com;r46159@notify.bestcase.com;judy.cutaialaw@gmail.com;r46159@notify.bestcase.com
ECMC	djwilcoxson@ecmc.org
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
Janet M. Spears	on behalf of Creditor MidFirst Bank bkecfinbox@aldridgepate.com JSpears@ecf.courtdrive.com
Jeremy John Kobeski	on behalf of Creditor Amerihome Mortgage Company LLC pamb@fedphe.com
Jerome B Blank	on behalf of Creditor Amerihome Mortgage Company LLC pamb@fedphe.com
Joseph Angelo Dessoie	on behalf of Creditor Amerihome Mortgage Company LLC pamb@fedphe.com
Rebecca Ann Solarz	on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 10

Information to identify the case:

Debtor 1

Judy Ann Hiester

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3393

EIN --

Debtor 2

Christopher Allen Hiester

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0591

EIN --

(Spouse, if filing)

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:17-bk-01375-HWV

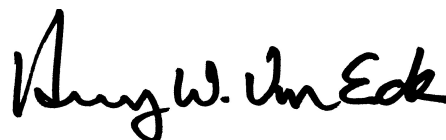
Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Judy Ann Hiester

Christopher Allen Hiester

**By the
court:**4/18/22Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.